

I Claim:

1. Apparatus for the verification of a transaction to be effected by a card holder having a transaction authorisation card, which apparatus comprises:

- a server having stored therein a list, for each card holder intending to use a verification process running on the apparatus, of transaction numbers and for each such transaction number a respective unique code, the server running a programme for comparing the stored codes with a code to be supplied by a card holder on effecting a transaction;

- a local machine whereat a transaction is to be effected which local machine is able to communicate with the server over a data-link;

- a data carrier for use by a card holder and separate from the transaction authorisation card, which data carrier has a list of transaction numbers and the corresponding unique codes for those numbers;

whereby a card holder may effect a transaction at the local machine by using his authorisation card, the card holder also supplying to the local machine a transaction number and the unique code associated therewith for transmission to the server, the server comparing the supplied code with that stored in the server and allows or refuses the transaction dependent upon the result of that comparison.

2. Apparatus as claimed in claim 1, wherein said local machine comprises a conventional point of sale card reading machine able to communicate with a centralised server.

3. Apparatus as claimed in claim 1, wherein said transaction authorisation card comprises a conventional credit card or debit card.

4. Apparatus as claimed in claim 1, wherein said data-link comprises a conventional public telephone network service.

5. Apparatus as claimed in claim 4, wherein said data carrier has a first data area and a second data area, the first data area having a plurality of transaction numbers marked thereon which numbers change incrementally, and
5 the second data area having a plurality of unique codes marked thereon, one such code being associated with each transaction number respectively, whereby for a given transaction number a corresponding unique code may be read off the second data area.

10 6. Apparatus as claimed in claim 5, wherein the unique codes of the data carrier are covered with a strippable opaque coating, whereby each unique code may be exposed by removing the strippable coating therefrom.

7. Apparatus as claimed in claim 6, wherein the transaction numbers of the data carrier and associated with the unique codes are also covered with a
15 strippable opaque coating, whereby the next transaction number and its associated code are together exposed when required for use.

8. A method of verifying a transaction to be undertaken by a card holder having a transaction authorisation card, comprising the steps of:

– programming a server with a list, for each card holder who intends to
20 use the method, of transaction numbers and for each such transaction number a respective unique code;

– providing a card holder with a data carrier having a list of transaction numbers for that card holder and the corresponding unique codes for those numbers which codes are non-sequential on any given carrier;

and then in either order:-

- the card holder effecting a transaction with the card; and
- the card holder being asked to specify a transaction number which number is transmitted to the server, the card holder also being asked for the
5 unique code associated with that transaction number as read from the data carrier, which unique code is transmitted to the server;
- whereafter the server allows or refuses the transaction dependent upon the result of a comparison of the transmitted code with that code programmed into the server.

10 9. A method as claimed in claim 8, in which the data carrier is valid for a limited period and is replaced periodically with a fresh supply of transaction numbers and corresponding unique codes.

10. A method as claimed in claim 8, in which the data carrier is valid for only a specified number of transactions and is replaced with a fresh supply of
15 transaction numbers and corresponding unique codes when that specified number of transactions has been effected.

11. A method as claimed in claim 8, in which the data carrier must be activated following receipt thereof by a card holder, before the data carrier may be employed to verify transactions.

20 12. A method as claimed in claim 8, in which the server permits at least a second attempt at verifying a transaction, in the event that the first attempt results in a refusal of the transaction.

13. A method as claimed in claim 8, in which the server communicates with a vendor having control of a point of sale local machine and the vendor requests the relevant information from the card holder and acts as an intermediary between the card holder and the server.

5 14. A method as claimed in claim 8, in which the transaction authorisation card comprises one of a credit card or a debit card.

15. A method as claimed in claim 14, in which a fresh data carrier is supplied to the card holder with a statement of transactions effected over a previous period.

10 16. A modification of the method as claimed in claim 8, in which modification the server generates the transaction number to be used to verify a transaction and returns that transaction number to the card holder so that the card holder may supply the server with the corresponding unique code from the data carrier, for verification.

15 17. A data carrier for use in a verification procedure for a transaction by a card holder having a transaction authorisation card, which data carrier has a first data area and a second data area, the first data area having a plurality of transaction numbers marked thereon which numbers change incrementally, and the second data area having a plurality of unique codes marked thereon, one
20 such code being associated with each transaction number respectively, whereby for a given transaction number a corresponding unique code may be read off the second data area.

18. A data carrier as claimed in claim 17, wherein the unique codes are covered with a strippable opaque coating, whereby each unique code may be exposed by removing the strippable coating therefrom.

19. A data carrier as claimed in claim 18, wherein the transaction numbers
5 associated with the unique codes are also covered with a strippable opaque coating, whereby the next transaction number and its associated code are together exposed when required for use.